

# MEMBERSHIP



## Member Profile Report

Prepared for the Board of Trustees and Employer Representatives

As of June 30, 2020

# Director's Note



Scott Simon  
Executive Director

This *Member Profile Report* is designed to give the MPERS Board of Trustees and the MoDOT and Patrol human resource representatives an annual snapshot of the membership and information that they may find useful in understanding the retirement system.

The information in the report is based on fiscal year data unless otherwise noted on the page.

The report is designed to provide information on the entire membership and then provide information in greater detail by type of member, and often, by employer. For example, page three provides data on actives, retirees, survivors, and vested former members while page four provides information on the benefit recipients.

Pages 5 to 14 provide information on our actively employed members.

Pages 15 to 17 provide information on our vested former members by age and years of service by employer.

Pages 18 and 19 provide information on current age, years of service at retirement, and selected retirement plan for our retirees.

Page 20 provides a history of retirements, retirees that took BackDROP, and the member's status at the time of retirement. We ask readers of this report not to use the information on page 20 to counsel members on retirement elections (i.e., whether or not to take a BackDROP).

Page 21 provides a history of the benefit payment elections our members made at retirement. Again, we caution readers of this report not to use that information to counsel members on retirement elections (i.e., whether to take a 50% or 100% survivor option).

Page 22 provides a running history of average years of service and final average pay for our retirees.

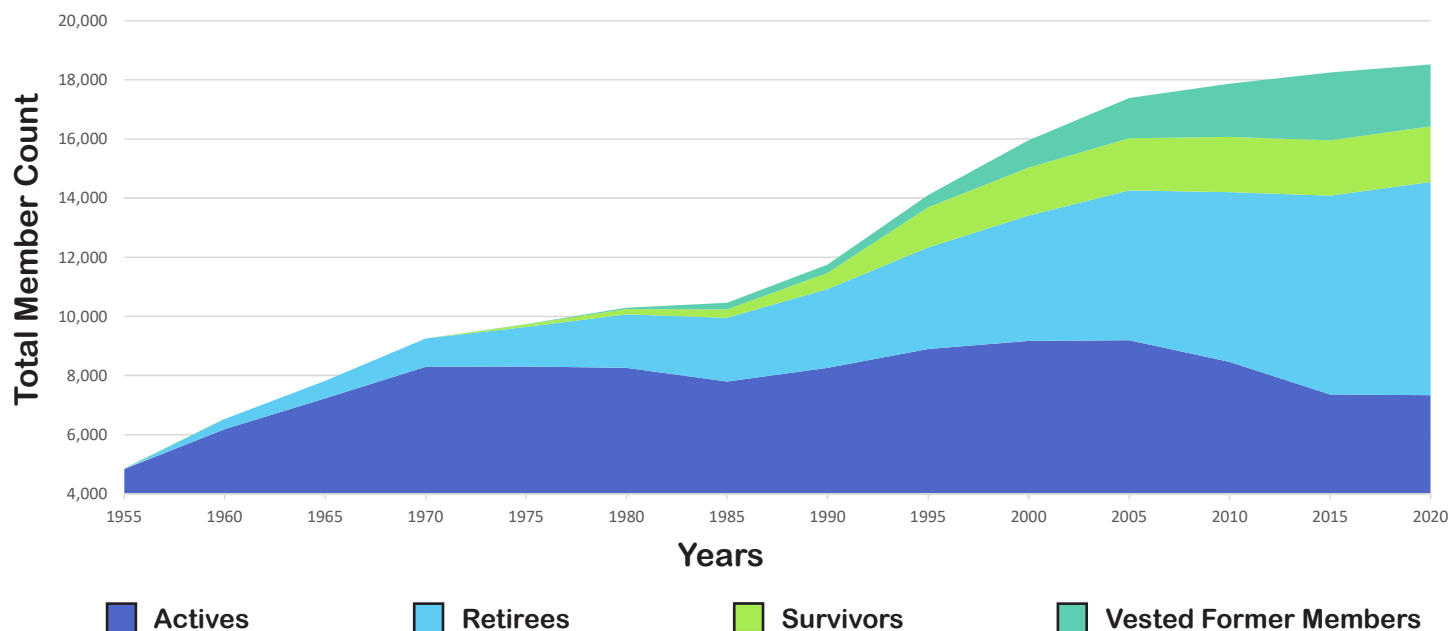
And lastly, pages 23 and 24 provide the locations of our retired members. It is interesting to note that nearly 94% of our retirees continue to live in Missouri supporting their local economies, civic, and social endeavors.

We hope you find the information useful. Should you wish to see different information in future reports, please let us know.

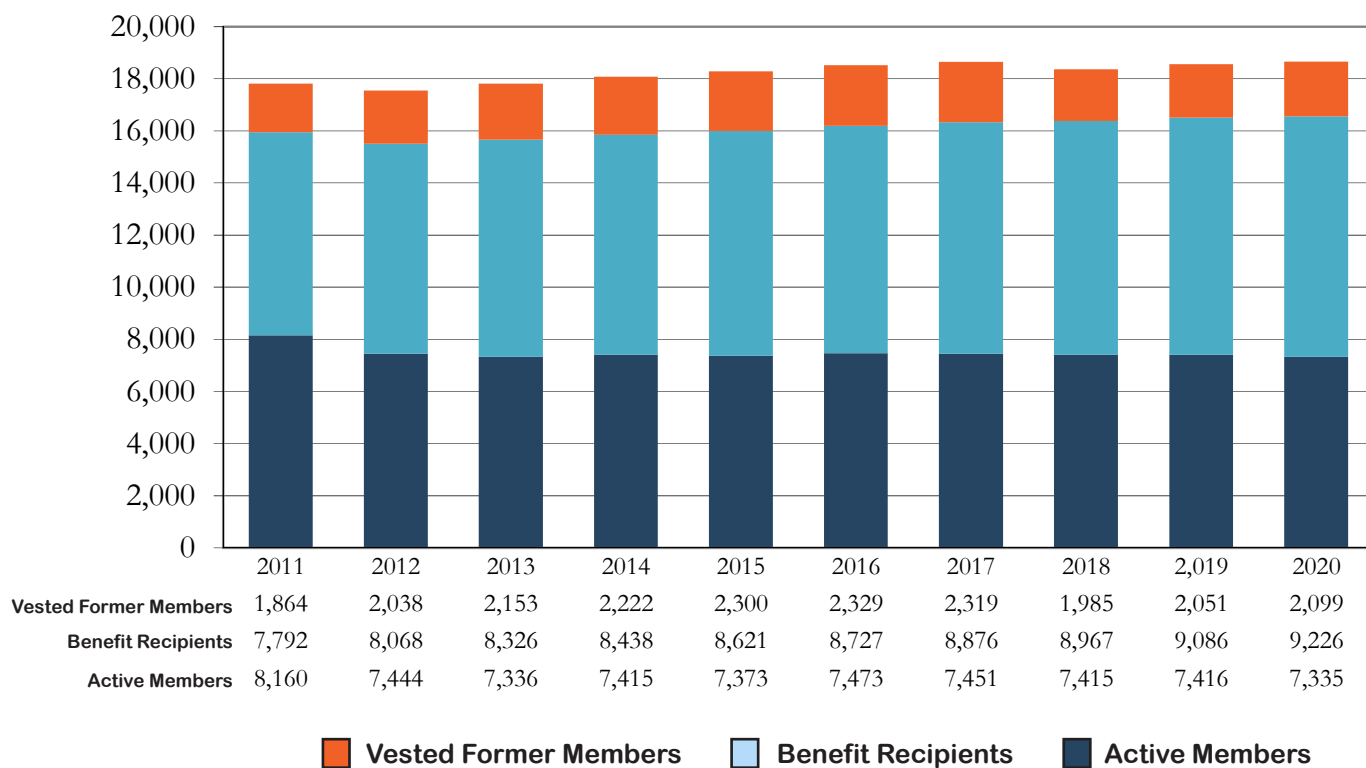
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# Membership Categories

## MPERS Membership Since Inception



## Membership Distribution (Last 10 Fiscal Years)



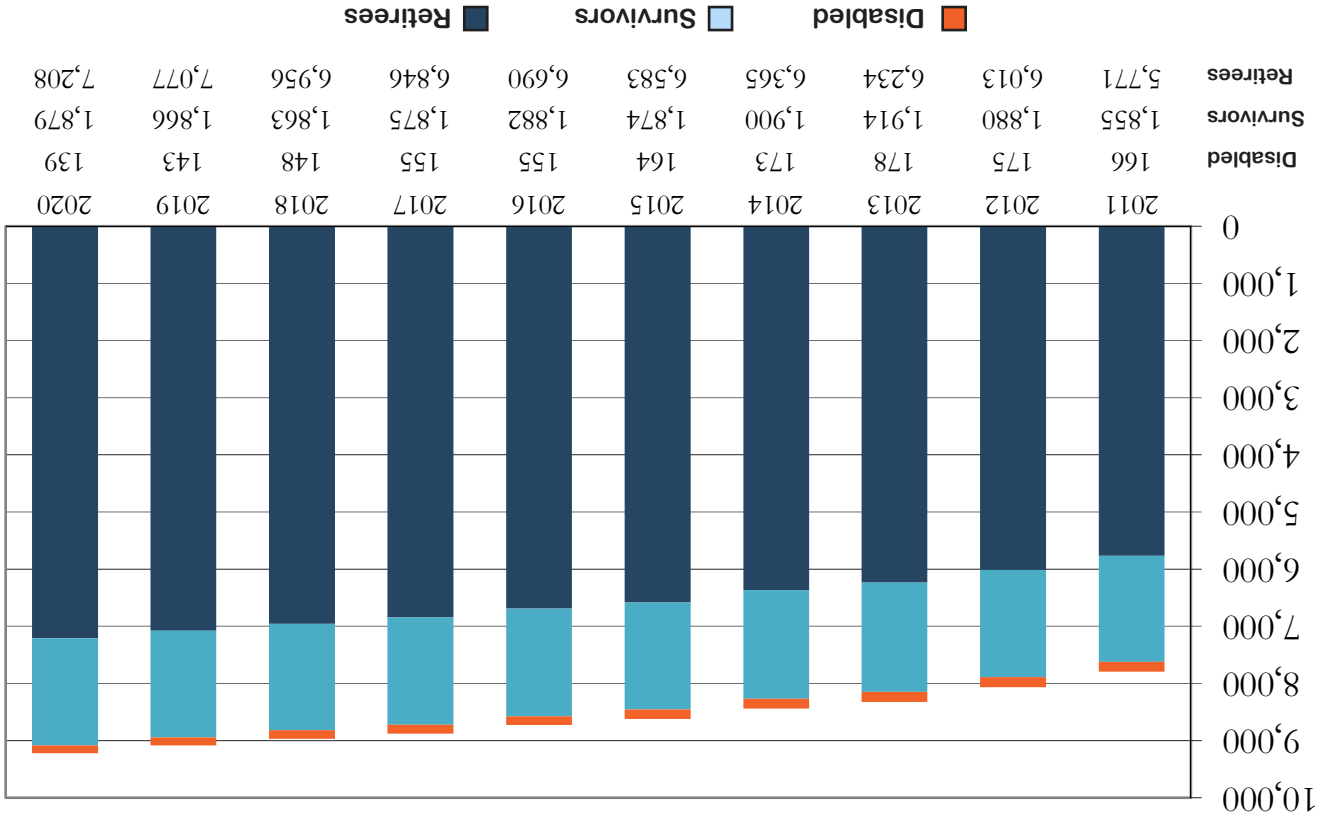
Note: Benefit recipients (9,226) are further detailed on the next page.





## Benefit Recipients

(Last 10 Fiscal Years)



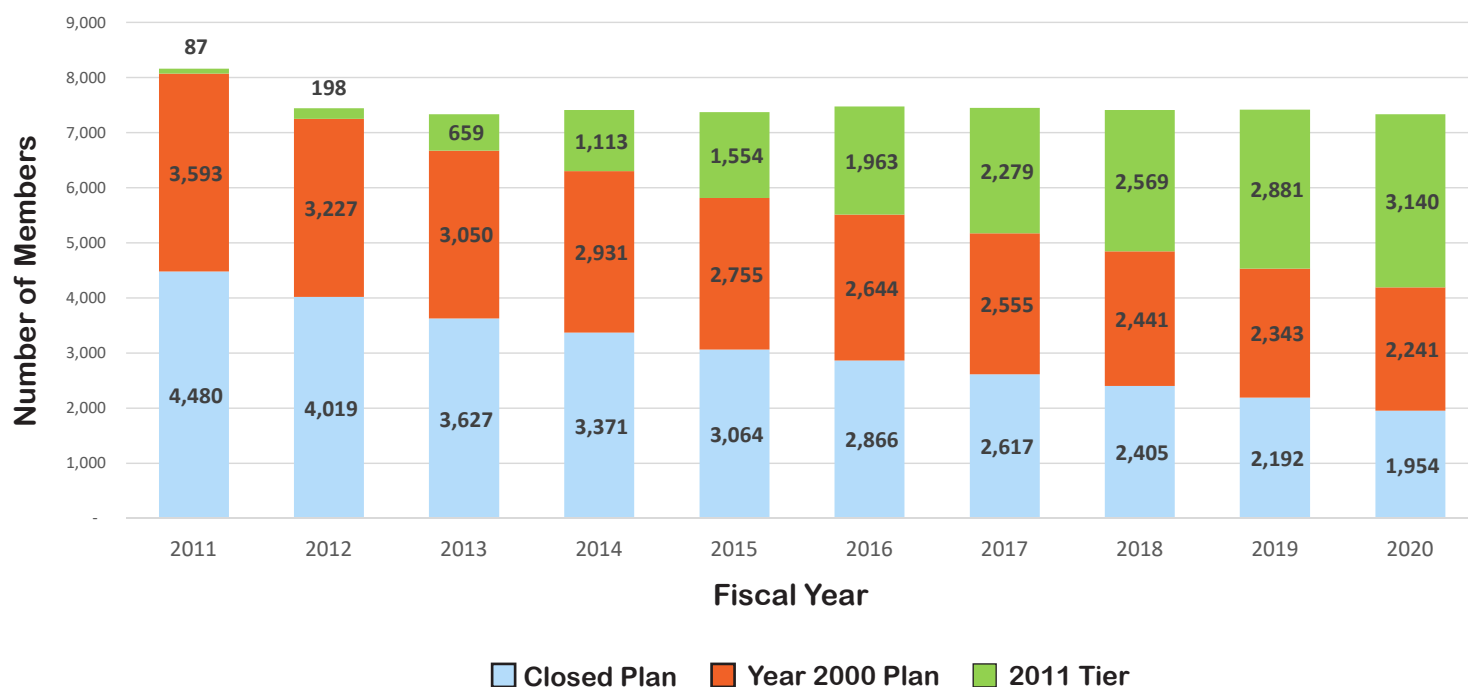
Note: The 2020 total benefit recipient count is 9,226.

| Plan                              | FY 20<br>Percent<br>of Total | FY 19<br>Percent<br>of Total | FY 18<br>Percent<br>of Total |
|-----------------------------------|------------------------------|------------------------------|------------------------------|
| Closed Plan - MODOT               | 1,266                        |                              |                              |
| Closed Plan - Civilian Patrol     | 232                          |                              |                              |
| Closed Plan - Uniformed Patrol    | 451                          |                              |                              |
| Closed Plan - MPERS               | 5                            |                              |                              |
| Subtotal                          | 1,954                        | 29%                          | 32%                          |
| Year 2000 Plan - MODOT            | 1,495                        |                              |                              |
| Year 2000 Plan - Civilian Patrol  | 376                          |                              |                              |
| Year 2000 Plan - Uniformed Patrol | 364                          |                              |                              |
| Year 2000 Plan - MPERS            | 6                            |                              |                              |
| Subtotal                          | 2,241                        | 30%                          | 33%                          |
| 2011 Tier - MODOT                 | 2,270                        |                              |                              |
| 2011 Tier - Civilian Patrol       | 478                          |                              |                              |
| 2011 Tier - Uniformed Patrol      | 386                          |                              |                              |
| 2011 Tier - MPERS                 | 6                            |                              |                              |
| Subtotal                          | 3,140                        | 43%                          | 35%                          |
| Grand Total                       | 7,335                        | 100%                         | 100%                         |



# Active Membership by Plan

## MPERS Membership by Plan by Fiscal Year



## Active Members Eligible to Retire as of June 30, 2020

| MPERS Current Membership     | Total Current Membership |         | MODOT Current Membership |         | Patrol Current Membership |         | MPERS Current Membership |
|------------------------------|--------------------------|---------|--------------------------|---------|---------------------------|---------|--------------------------|
|                              | Count                    | Percent | Count                    | Percent | Count                     | Percent |                          |
| Currently eligible to retire | 898                      | 12.24%  | 643                      | 12.78%  | 253                       | 11.06%  | 2                        |
|                              | 1,174                    | 16.01%  | 818                      | 16.26%  | 354                       | 15.48%  | 2                        |
|                              | 2,271                    | 30.96%  | 1,543                    | 30.67%  | 722                       | 31.57%  | 6                        |
|                              | 3,431                    | 46.78%  | 2,361                    | 46.93%  | 1,060                     | 46.35%  | 10                       |
|                              | 7,335                    |         | 5,031                    |         | 2,287                     |         | 17                       |
| Current Membership           |                          |         |                          |         |                           |         |                          |





| By Age        |       |       |                 |                  |       |
|---------------|-------|-------|-----------------|------------------|-------|
| Age of Member | Total | MoDOT | Civilian Patrol | Uniformed Patrol | MPERS |
| < 21          | 41    | 40    | 1               | 0                | 0     |
| 21 - 25       | 482   | 322   | 63              | 97               | 0     |
| 26 - 30       | 717   | 460   | 99              | 158              | 0     |
| 31 - 35       | 810   | 504   | 121             | 183              | 2     |
| 36 - 40       | 862   | 579   | 135             | 144              | 4     |
| 41 - 45       | 971   | 674   | 129             | 167              | 1     |
| 46 - 50       | 1,216 | 813   | 149             | 248              | 6     |
| 51 - 55       | 1,121 | 757   | 185             | 176              | 3     |
| 56 - 60       | 762   | 598   | 135             | 28               | 1     |
| 61 - 65       | 302   | 246   | 56              | 0                | 0     |
| 66+           | 51    | 38    | 13              | 0                | 0     |
| Total         | 7,335 | 5,031 | 1,086           | 1,201            | 17    |



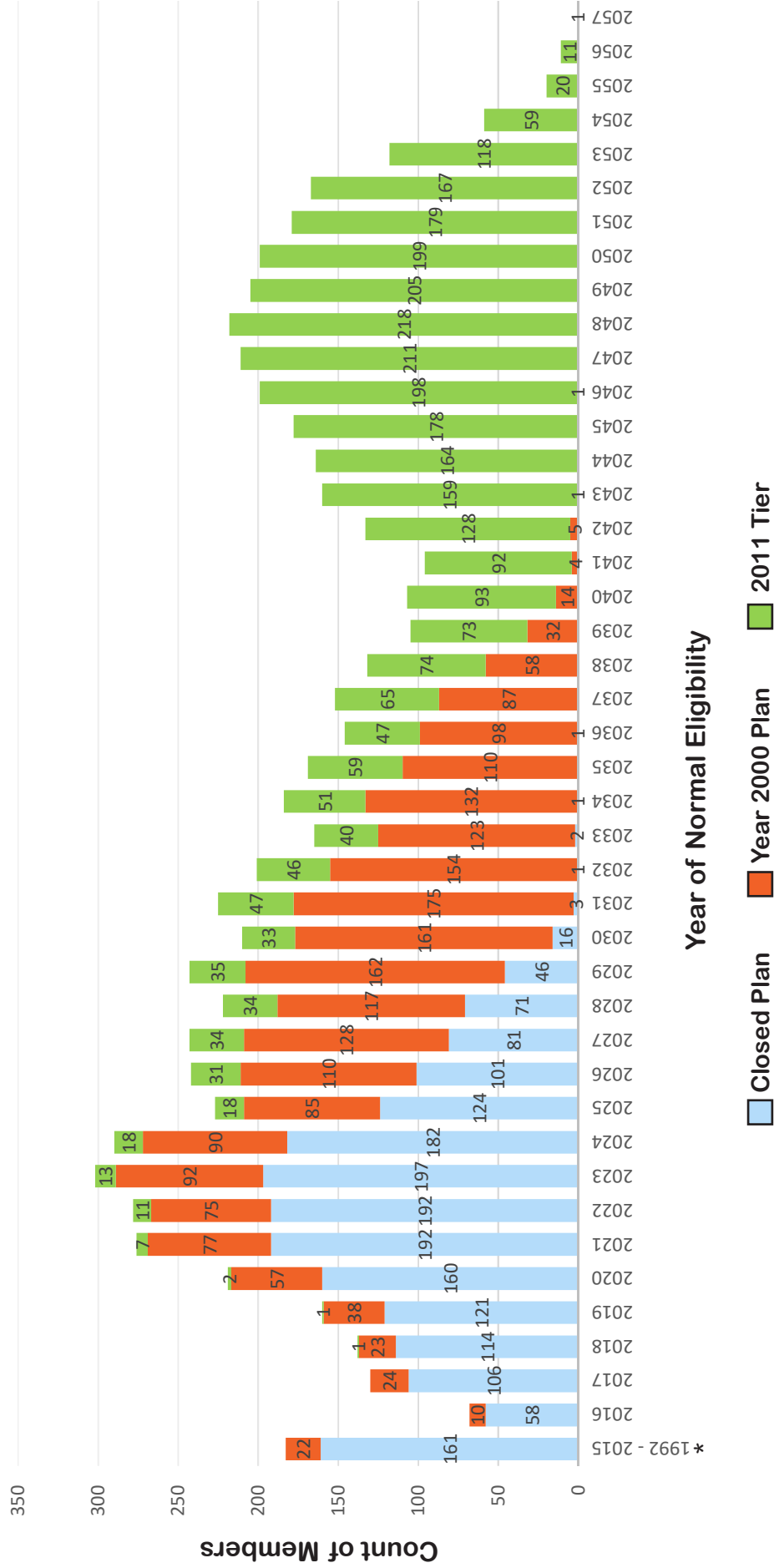
## By Years of Service

| Years of Service | Total | MODOT | Civilian Patrol | Uniformed Patrol | MPERS |
|------------------|-------|-------|-----------------|------------------|-------|
| < 01             | 565   | 474   | 68              | 22               | 1     |
| 01 - 05          | 1,999 | 1,491 | 290             | 218              | 0     |
| 06 - 10          | 897   | 488   | 209             | 194              | 6     |
| 11 - 15          | 1,069 | 711   | 169             | 186              | 3     |
| 16 - 20          | 1,090 | 787   | 145             | 157              | 1     |
| 21 - 25          | 940   | 575   | 122             | 240              | 3     |
| 26 - 30          | 580   | 371   | 56              | 151              | 2     |
| 31 - 35          | 151   | 102   | 17              | 31               | 1     |
| 36 - 40          | 29    | 19    | 8               | 2                | 0     |
| 41 - 45          | 12    | 11    | 1               | 0                | 0     |
| 46+              | 3     | 2     | 1               | 0                | 0     |
| Total            | 7,335 | 5,031 | 1,086           | 1,201            | 17    |



# Active Member Data as of July 1, 2020

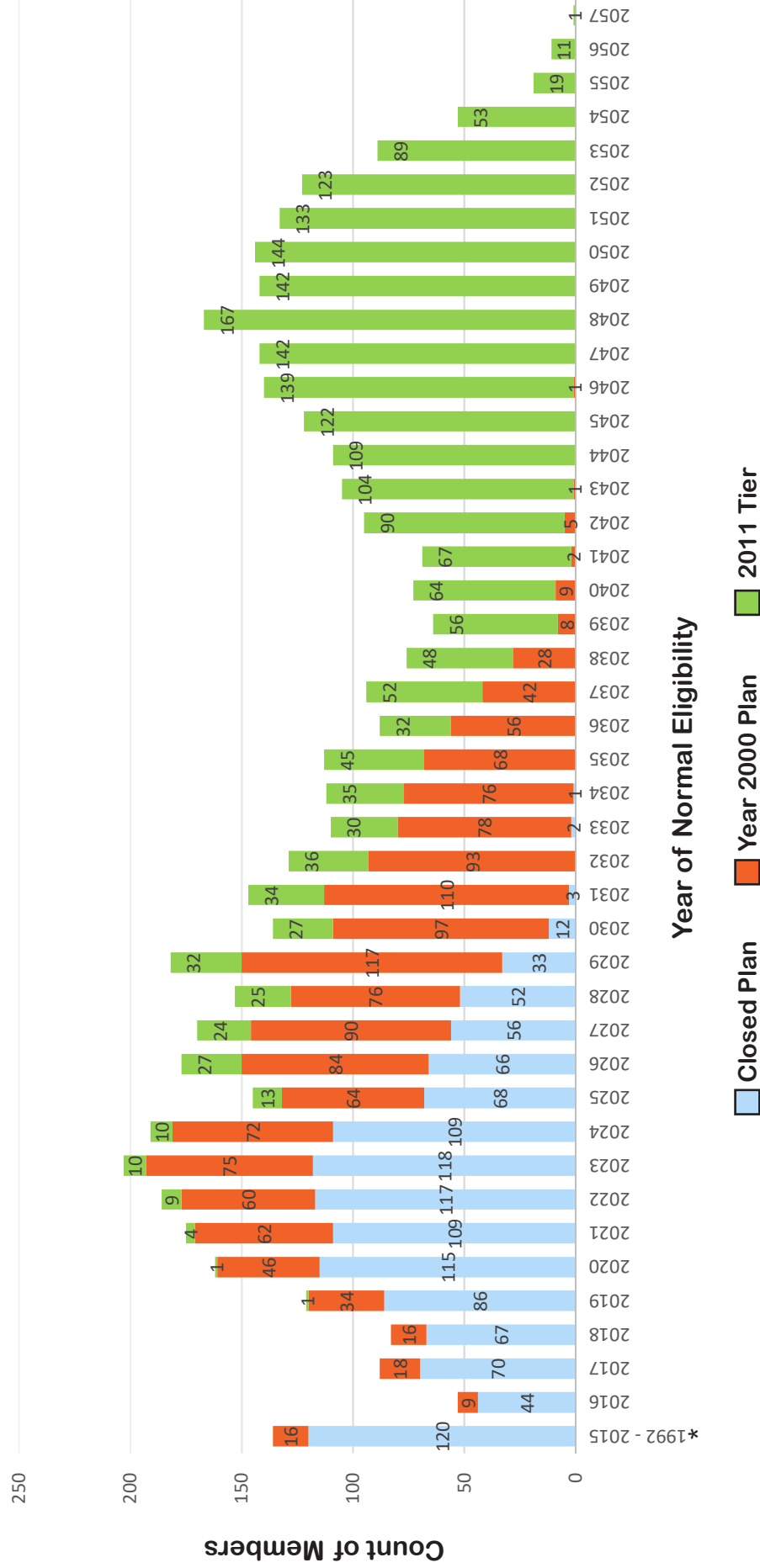
Count of All Members by Year of Normal Retirement Date



\* Members in this group will all be eligible for the maximum five-year BackDROP by the end of 2020.



Count of MoDOT Members by Year of Normal Retirement Date

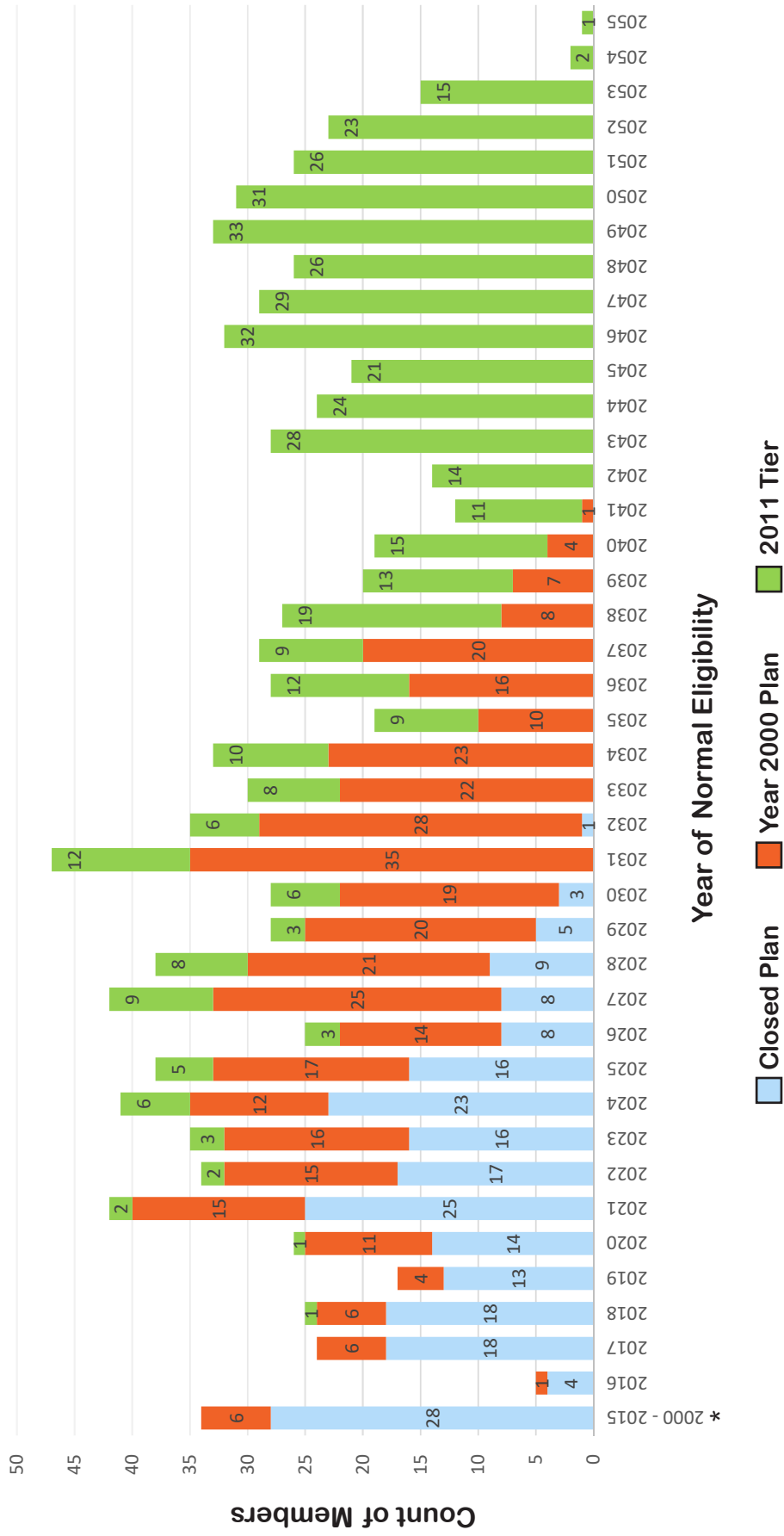


\* Members in this group will all be eligible for the maximum five-year BackDROP by the end of 2020.



## Active Member Data as of July 1, 2020

Count of Civilian Patrol Members by Year of Normal Retirement Date

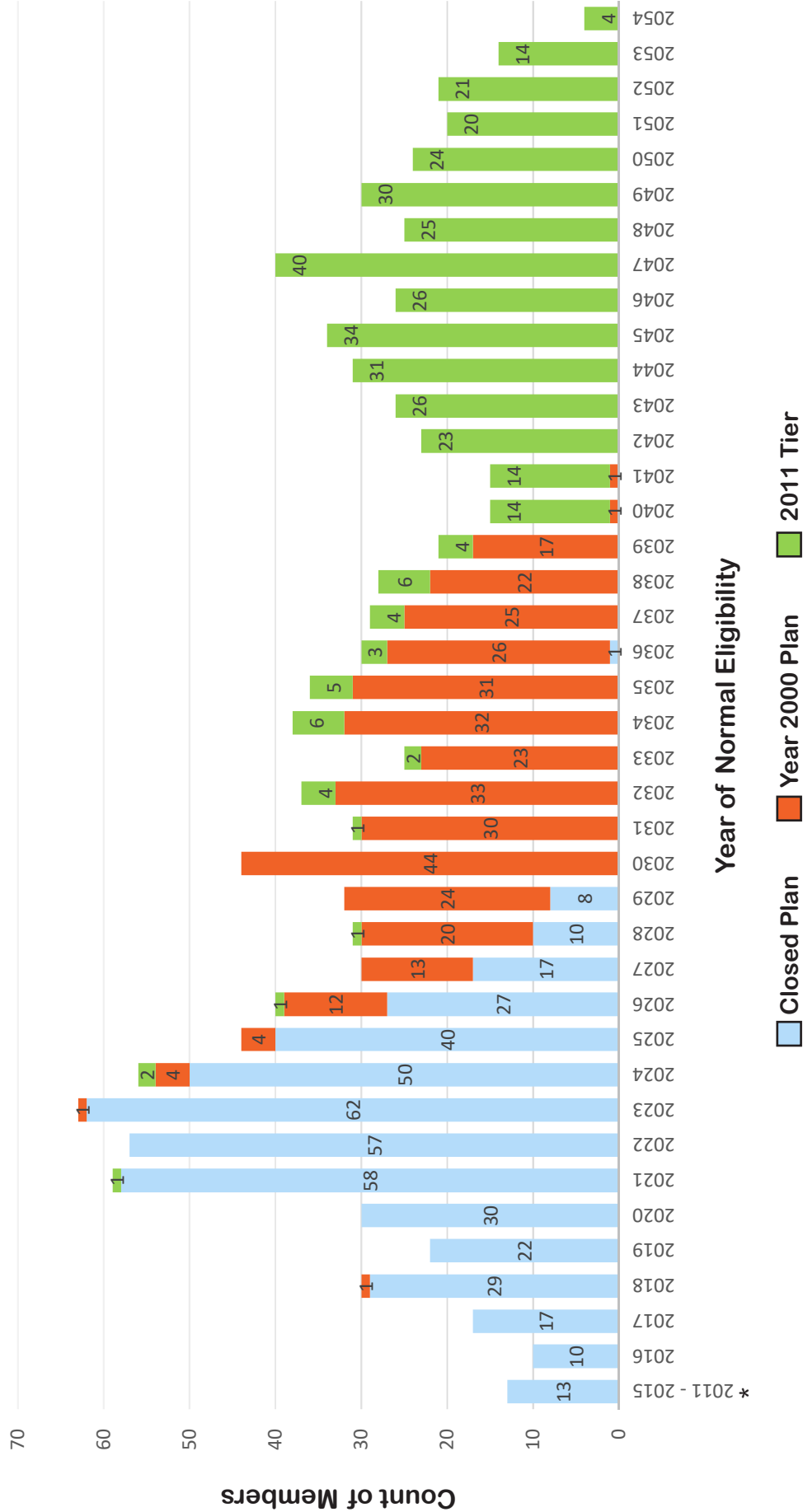


\* Members in this group will all be eligible for the maximum five-year BackDROP by the end of 2020.



# Active Member Data as of July 1, 2020

Count of Uniformed Patrol Members by Year of Normal Retirement Date

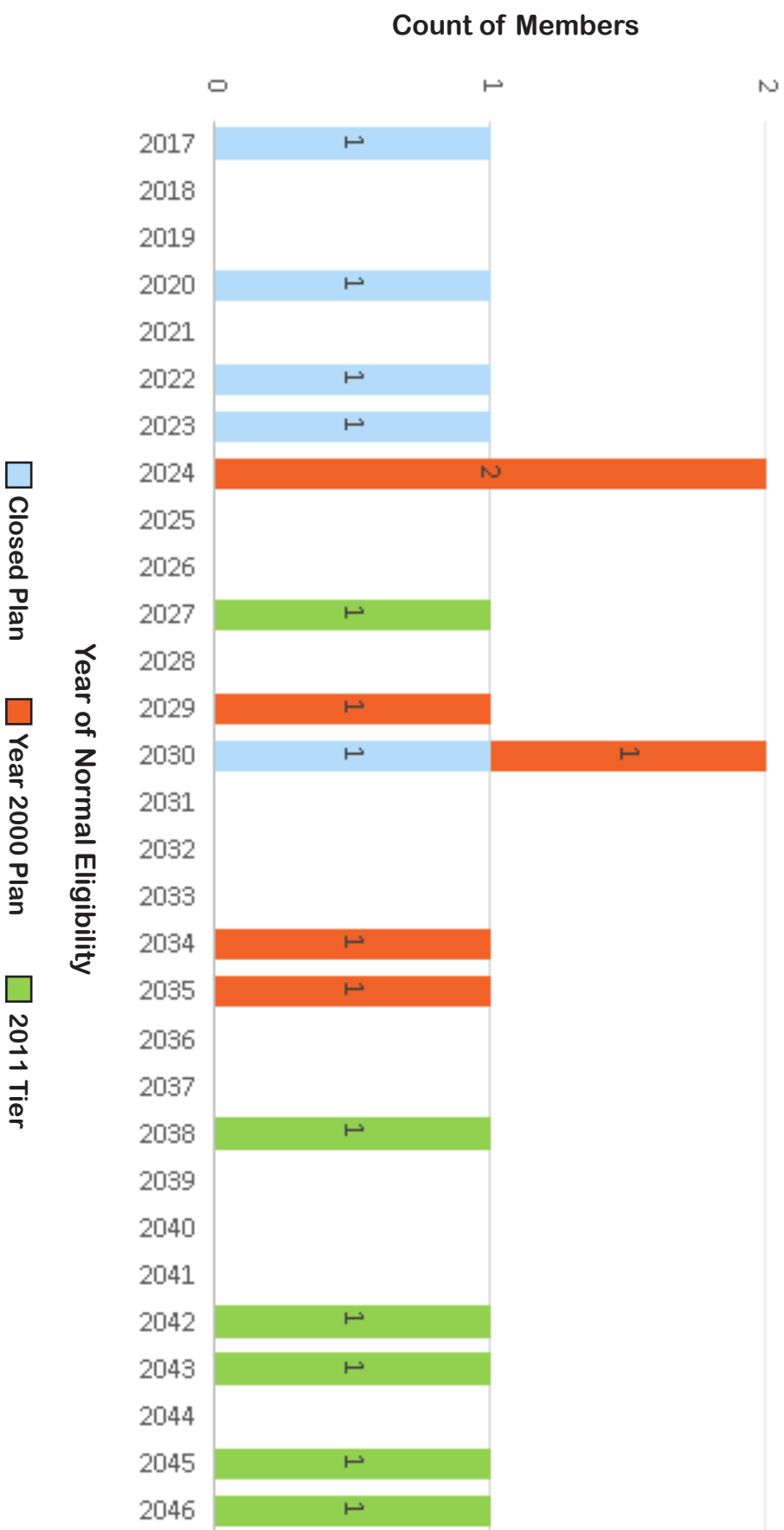


\* Members in this group will all be eligible for the maximum five-year BackDROP by the end of 2020.



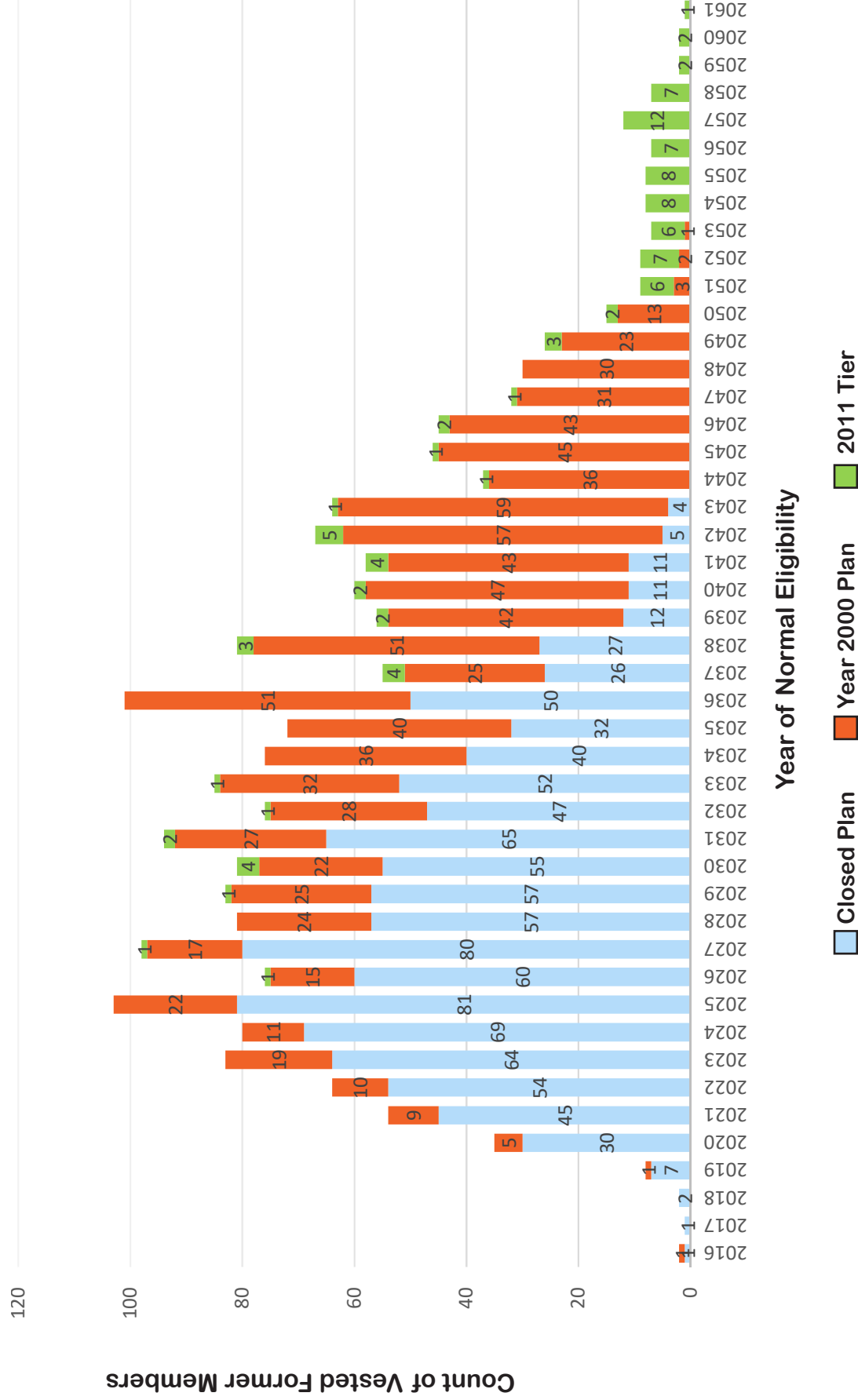
## Active Member Data as of July 1, 2020

Count of MPERS Members by Year of Normal Retirement Date



# Vested Former Member Data as of July 1, 2020

Count of Vested Former Members by Year of Normal Retirement Date





| By Age        |       |       |                 |                  |       |
|---------------|-------|-------|-----------------|------------------|-------|
| Age of Member | Total | MoDOT | Civilian Patrol | Uniformed Patrol | MPERS |
| < 21          | 0     | 0     | 0               | 0                | 0     |
| 21 - 25       | 0     | 0     | 0               | 0                | 0     |
| 26 - 30       | 30    | 20    | 6               | 4                | 0     |
| 31 - 35       | 153   | 97    | 30              | 26               | 0     |
| 36 - 40       | 269   | 216   | 36              | 17               | 0     |
| 41 - 45       | 346   | 285   | 35              | 25               | 1     |
| 46 - 50       | 481   | 358   | 63              | 60               | 0     |
| 51 - 55       | 463   | 383   | 39              | 41               | 0     |
| 56 - 60       | 311   | 264   | 44              | 3                | 0     |
| 61 - 65       | 46    | 41    | 5               | 0                | 0     |
| 66+           | 0     | 0     | 0               | 0                | 0     |
| Total         | 2,099 | 1,664 | 258             | 176              | 1     |



By Years of Service

| Years of Service | Total | MODOT | Civilian Patrol | Uniformed Patrol | MPERS |
|------------------|-------|-------|-----------------|------------------|-------|
| 05               | 304   | 233   | 43              | 28               | 0     |
| 06 - 10          | 1,049 | 813   | 129             | 106              | 1     |
| 11 - 15          | 497   | 408   | 61              | 28               | 0     |
| 16 - 20          | 199   | 166   | 22              | 11               | 0     |
| 21 - 25          | 48    | 42    | 3               | 3                | 0     |
| 26 - 30          | 2     | 2     | 0               | 0                | 0     |
| Total            | 2,099 | 1,664 | 258             | 176              | 1     |



Current Age of All Retirees

| Age of Member | Total | MODOT | Civilian Patrol | Uniformed Patrol | MPERS |
|---------------|-------|-------|-----------------|------------------|-------|
| 48 - 49       | 0     | 0     | 0               | 0                | 0     |
| 50 - 54       | 118   | 88    | 9               | 20               | 1     |
| 55 - 59       | 732   | 524   | 67              | 141              | 0     |
| 60 - 64       | 1,382 | 1,067 | 176             | 134              | 5     |
| 65 - 69       | 1,503 | 1,122 | 231             | 148              | 2     |
| 70 - 74       | 1,346 | 1,001 | 217             | 128              | 0     |
| 75 - 79       | 925   | 669   | 130             | 124              | 2     |
| 80 - 84       | 631   | 492   | 64              | 75               | 0     |
| 85 - 89       | 376   | 295   | 46              | 35               | 0     |
| 90 - 94       | 162   | 126   | 20              | 15               | 1     |
| 95 - 99       | 31    | 25    | 1               | 5                | 0     |
| 100 +         | 2     | 2     | 0               | 0                | 0     |
| Total         | 7,208 | 5,411 | 961             | 825              | 11    |



## Total Years of Service for All Retirees

| Years of Service | Total | MODOT | Civilian | Uniformed Patrol | MPERS |
|------------------|-------|-------|----------|------------------|-------|
| 1 - 5            | 120   | 89    | 25       | 5                | 1     |
| 6 - 10           | 478   | 370   | 86       | 22               | 0     |
| 11 - 15          | 628   | 482   | 117      | 29               | 0     |
| 16 - 20          | 616   | 500   | 97       | 18               | 1     |
| 21 - 25          | 1,017 | 833   | 149      | 34               | 1     |
| 26 - 30          | 2,015 | 1,482 | 229      | 302              | 2     |
| 31 - 35          | 1,433 | 935   | 180      | 313              | 5     |
| 36 - 40          | 673   | 511   | 64       | 98               | 0     |
| 41 - 45          | 207   | 189   | 13       | 4                | 1     |
| 46 - 50          | 21    | 20    | 1        | 0                | 0     |
| Total            | 7,208 | 5,411 | 961      | 825              | 11    |

## Retirement Plan Selected by Retirees

| Retirement Plan | Total | MODOT | Civilian | Uniformed Patrol | MPERS |
|-----------------|-------|-------|----------|------------------|-------|
| Closed Plan     | 3,302 | 2,092 | 384      | 822              | 4     |
| Year 2000 Plan  | 3,896 | 3,313 | 573      | 3                | 7     |
| 2011 Tier       | 10    | 6     | 4        | 0                | 0     |
| Total           | 7,208 | 5,411 | 961      | 825              | 11    |



## Retiree and BackDROP Data

| Retiring Member Data                                                         |         |       |         |       |         |       |         |       |         |
|------------------------------------------------------------------------------|---------|-------|---------|-------|---------|-------|---------|-------|---------|
| Total members retiring (from active status, disabled, vested former members) |         |       |         |       |         |       |         |       |         |
| Monthly average of members eligible to retire that year                      |         |       |         |       |         |       |         |       |         |
| FY 20                                                                        |         | FY 19 |         | FY 18 |         | FY 17 |         | FY 16 |         |
| Total                                                                        | Percent | Total | Percent | Total | Percent | Total | Percent | Total | Percent |
| 339                                                                          | 38%     | 307   | 36%     | 312   | 37%     | 352   | 43%     | 299   | 37%     |
| 883                                                                          |         | 854   |         | 836   |         | 823   |         | 809   |         |

| BackDROP Data                                                       |         |       |         |       |         |       |         |       |         |
|---------------------------------------------------------------------|---------|-------|---------|-------|---------|-------|---------|-------|---------|
| Retirees who elected BackDROP                                       |         |       |         |       |         |       |         |       |         |
| Retirees eligible to elect BackDROP                                 |         |       |         |       |         |       |         |       |         |
| Retirees who elected cash BackDROP payment (includes installments)  |         |       |         |       |         |       |         |       |         |
| Retirees who elected a combination BackDROP payment (cash/rollover) |         |       |         |       |         |       |         |       |         |
| Retirees who elected a rollover BackDROP payment                    |         |       |         |       |         |       |         |       |         |
| Total BackDROP payments                                             |         |       |         |       |         |       |         |       |         |
| FY 20                                                               |         | FY 19 |         | FY 18 |         | FY 17 |         | FY 16 |         |
| Total                                                               | Percent | Total | Percent | Total | Percent | Total | Percent | Total | Percent |
| 140                                                                 | 93%     | 128   | 94%     | 120   | 94%     | 140   | 92%     | 102   | 96%     |
| 150                                                                 |         | 136   |         | 128   |         | 153   |         | 106   |         |
| 20                                                                  | 14%     | 13    | 10%     | 11    | 9%      | 12    | 8%      | 6     | 6%      |
| 22                                                                  | 16%     | 18    | 14%     | 23    | 19%     | 25    | 18%     | 16    | 16%     |
| 98                                                                  | 70%     | 97    | 76%     | 86    | 72%     | 103   | 74%     | 80    | 78%     |
| 140                                                                 |         | 128   |         | 120   |         | 140   |         | 102   |         |

## Member Status at Retirement Data

| Fiscal |        | MODOT  |          |        | Patrol |          |        | MPERS  |          |        | Totals |          |       | Percents |        |          |
|--------|--------|--------|----------|--------|--------|----------|--------|--------|----------|--------|--------|----------|-------|----------|--------|----------|
| Year   | Active | Vested | Disabled | Active | Vested | Disabled | Active | Vested | Disabled | Active | Vested | Disabled | Total | Active   | Vested | Disabled |
| 2020   | 182    | 58     | 11       | 75     | 11     | 1        | 1      | 0      | 0        | 258    | 69     | 12       | 339   | 76%      | 20%    | 4%       |
| 2019   | 160    | 57     | 7        | 71     | 10     | 2        | 0      | 0      | 0        | 231    | 67     | 9        | 307   | 75%      | 22%    | 3%       |
| 2018   | 165    | 63     | 9        | 61     | 13     | 1        | 0      | 0      | 0        | 226    | 76     | 10       | 312   | 72%      | 24%    | 4%       |
| 2017   | 165    | 79     | 13       | 83     | 10     | 2        | 0      | 0      | 0        | 248    | 89     | 15       | 352   | 71%      | 25%    | 4%       |
| 2016   | 150    | 67     | 13       | 51     | 12     | 5        | 1      | 0      | 0        | 202    | 79     | 18       | 299   | 68%      | 26%    | 6%       |



## Retiree Benefit Payment Options Selected

| Benefit Payment Option Data (a) |  | Retirees Electing: |    | FY 20 |        | FY 19 |        | FY 18 |        | FY 17 |        | FY 16 |        |
|---------------------------------|--|--------------------|----|-------|--------|-------|--------|-------|--------|-------|--------|-------|--------|
| Total Retired (d)               |  | Subtotals          |    | MODOT | Patrol | MODOT | Patrol | MODOT | Patrol | MODOT | Patrol | MODOT | Patrol |
| Life Income Annuity             |  | 105                | 25 | 38%   | 70     | 22    | 30%    | 97    | 22     | 33%   | 94     | 102   | 27     |
| 50% Joint and Survivor          |  | 60                 | 32 | 27%   | 65     | 28    | 31%    | 70    | 28     | 30%   | 73     | 48    | 15     |
| 100% Joint and Survivor         |  | 73                 | 27 | 30%   | 84     | 30    | 37%    | 57    | 25     | 36%   | 85     | 71    | 26     |
| 60 Guaranteed Payments (b)      |  | 0                  | 1  | 0%    | 0      | 0     | 0%     | 1     | 0      | 0%    | 0      | 1     | 0      |
| 120 Guaranteed Payments         |  | 11                 | 1  | 4%    | 3      | 1     | 1%     | 10    | 1      | 1%    | 4      | 8     | 0      |
| 180 Guaranteed Payments (c)     |  | 3                  | 0  | 1%    | 2      | 2     | 1%     | 1     | 0      | 0%    | 1      | 1     | 0      |
| Subtotals                       |  | 252                | 86 |       | 224    | 83    |        | 236   | 76     |       | 257    | 231   | 68     |
| Total Retired (d)               |  | 339                |    |       | 307    |       |        | 312   |        |       | 352    | 299   |        |

(a) normal and early retirements combined  
(b) option in Closed Plan only  
(c) option in Year 2000 Plan only  
(d) an MPERS employee retired in FY 20 and FY 16, otherwise all data is for ModOT or Patrol employees

## Detailed Retiree Benefit Payment Options Selected for FY 20

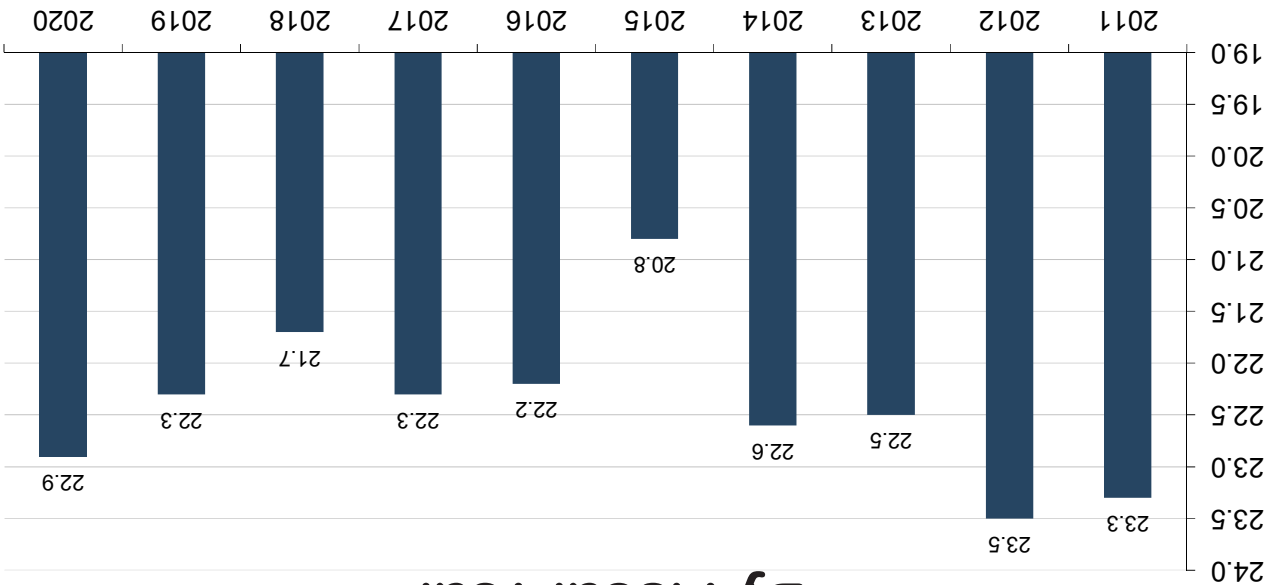
| Benefit Payment Option Data |  | Retirees Electing: |     | MODOT  |           | Civilian Patrol |           | Uniformed Patrol |           |
|-----------------------------|--|--------------------|-----|--------|-----------|-----------------|-----------|------------------|-----------|
| Total Retired (j)           |  | Subtotals          |     | Closed | Year 2000 | Closed          | Year 2000 | Closed           | Year 2000 |
| Life Income Annuity         |  | 11                 | 92  | (a)    | (b)       | (c)             | (d)       | (e)              | (f)       |
| 50% Joint and Survivor      |  | 30                 | 30  |        |           |                 |           |                  |           |
| 100% Joint and Survivor     |  | 32                 | 40  |        |           |                 |           |                  |           |
| 60 Guaranteed Payments      |  | 0                  | n/a |        |           |                 |           |                  |           |
| 120 Guaranteed Payments     |  | 5                  | 5   |        |           |                 |           |                  |           |
| 180 Guaranteed Payments     |  | n/a                | 3   |        |           |                 |           |                  |           |
| Subtotals                   |  | 78                 | 170 |        |           |                 |           |                  |           |
| Total Retired (j)           |  | 224                |     |        |           |                 |           |                  |           |

(a) 13 early retirements  
(b) 20 early retirements  
(c) 2 early retirements  
(d) 0 early retirements  
(e) 1 early retirements  
(f) 2 early retirements  
(g) 0 early retirements  
(h) 0 early retirements  
(i) 0 early retirements  
(j) Not included in totals - 1 MPERS employee retired in FY 2020 under the Year 2000 Plan with the 50% Joint & Survivor option

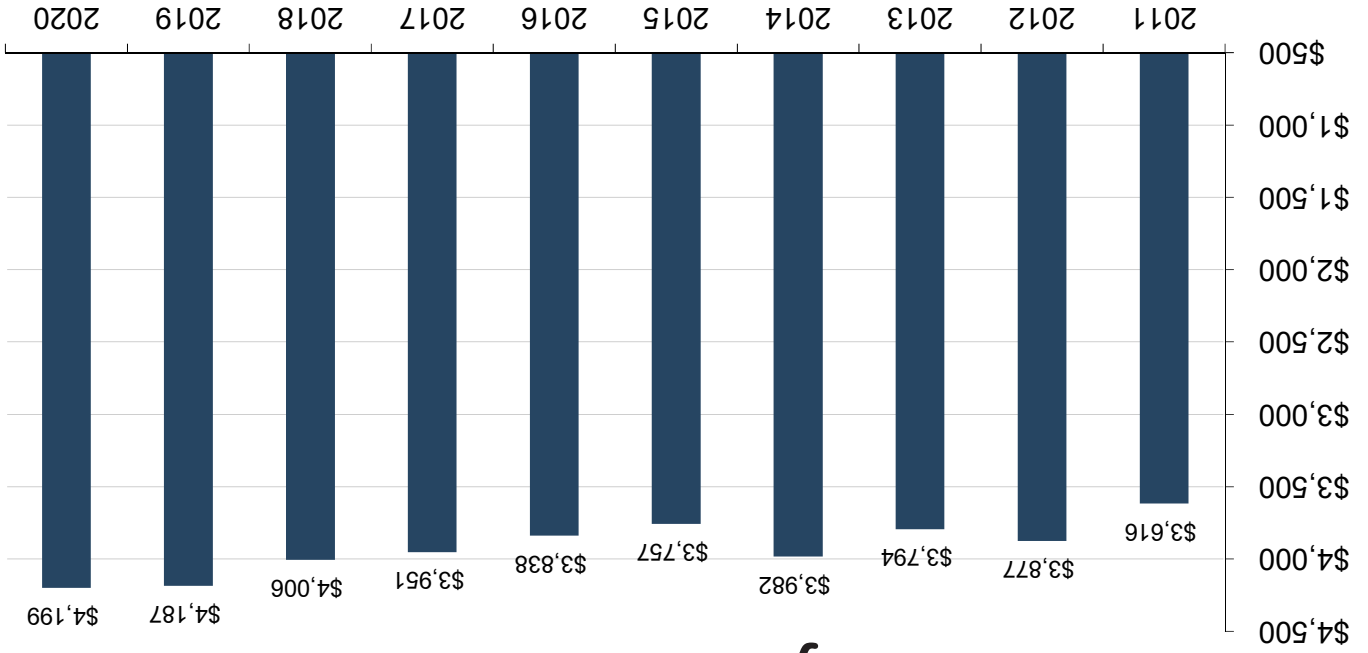




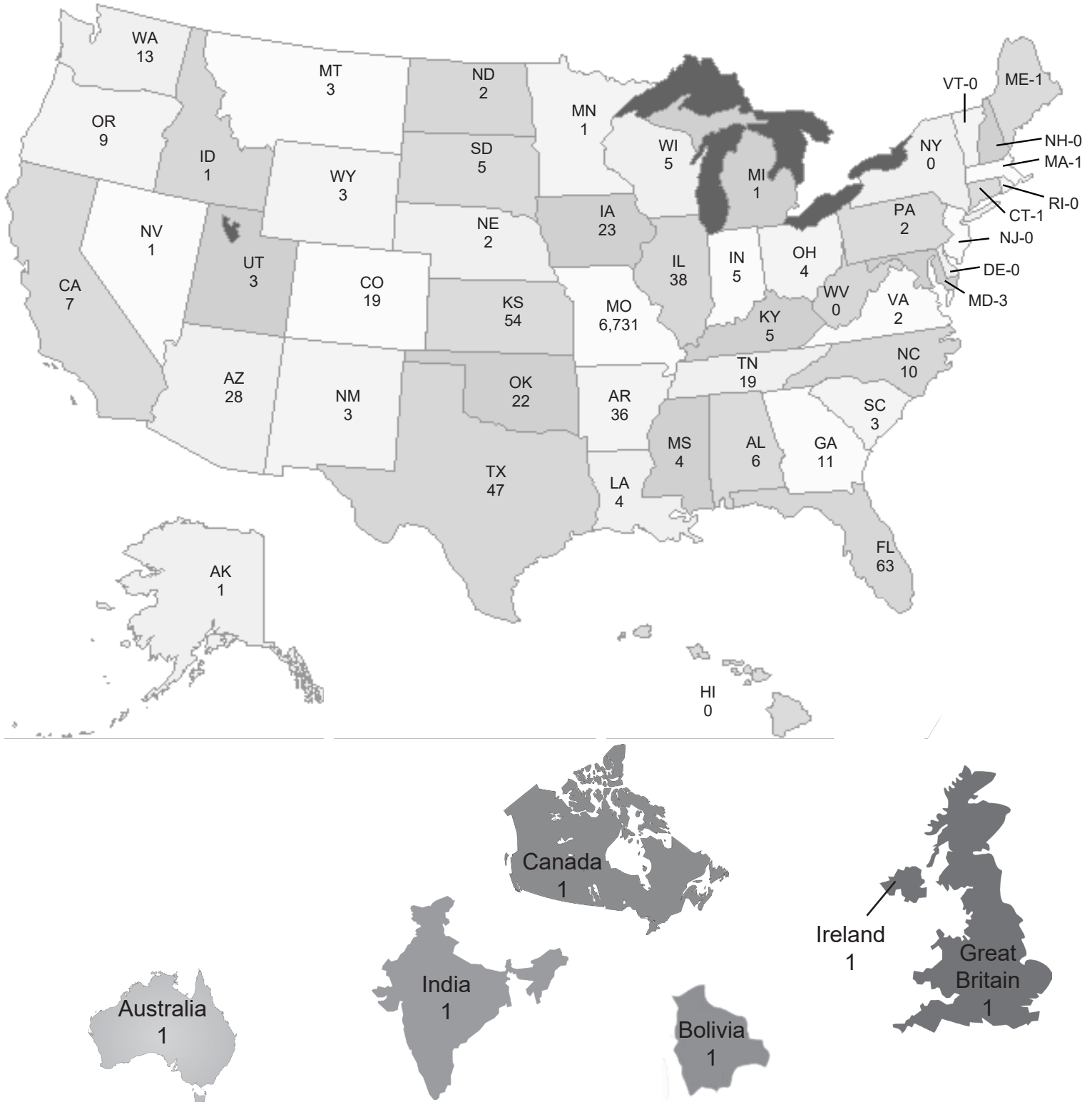
## Average Years of Service for New Retirees By Fiscal Year



## Final Average Pay for New Retirees By Fiscal Year



# Location of our 7,208 Retirees - by State & Country



# Economic Impact of MPERS Benefits to Missouri

**\$247,627,903 Annual Benefits Paid to Missouri Residents**

## Annual Benefits Paid to Missouri Residents Covered by MPERS

